

Table VII.A.2.f(2009) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2009

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	74.0%	74.6%	74.5%	69.6%	74.7%	73.8%
New England:						
Connecticut	76.7%	76.8%	78.0%	74.2%	67.5%	78.2%
Maine	73.5%	74.5%	65.1%	77.7%	78.1%	71.3%
Massachusetts	62.3%	62.1%	61.3%	64.4%	75.9%	59.2%
New Hampshire	72.0%	74.3%	72.5%	60.7%	79.0%	70.0%
Rhode Island	67.7%	65.6%	75.9%	68.5%	74.2%	65.9%
Vermont	72.8%	75.3%	74.2%	61.5%	67.0%	74.5%
Middle Atlantic:						
New Jersey	68.3%	68.0%	67.7%	70.5%	61.9%	70.0%
New York	63.2%	63.0%	69.5%	57.6%	64.6%	62.7%
Pennsylvania	68.5%	68.2%	72.1%	65.4%	74.7%	66.7%
East North Central:						
Illinois	74.4%	72.9%	78.8%	77.9%	72.8%	74.9%
Indiana	81.4%	81.2%	85.4%	77.4%	79.1%	82.7%
Michigan	76.0%	82.0%	69.5%	58.8%	75.1%	76.3%
Ohio	73.2%	73.9%	77.5%	64.9%	70.7%	74.2%
Wisconsin	74.0%	77.7%	69.2%	64.3%	67.4%	76.7%
West North Central:						
Iowa	74.5%	73.4%	70.3%	84.5%	75.6%	74.0%
Kansas	74.0%	76.7%	70.8%	64.9%	72.6%	74.7%
Minnesota	69.1%	69.7%	60.5%	78.0%	67.3%	69.7%
Missouri	80.6%	82.9%	77.2%	71.6%	85.7%	78.8%
Nebraska	72.3%	72.4%	71.0%	72.8%	64.6%	75.7%
North Dakota	69.8%	70.4%	69.1%	68.0%	71.3%	69.2%
South Dakota	70.3%	73.8%	68.5%	58.8%	66.3%	72.1%
South Atlantic:						
Delaware	73.8%	73.6%	69.3%	81.3%	79.6%	72.3%
District of Columbia	62.3%	61.9%	66.9%	61.7%	80.0%	59.8%
Florida	75.4%	75.3%	84.8%	57.1%	70.9%	76.5%
Georgia	69.5%	71.2%	68.9%	56.8%	69.4%	69.5%
Maryland	71.0%	71.9%	80.2%	53.8%	84.1%	67.4%
North Carolina	75.0%	77.5%	71.3%	65.0%	67.8%	78.1%
South Carolina	77.3%	80.9%	67.9%	70.6%	71.1%	79.7%
Virginia	76.4%	76.2%	84.7%	70.3%	81.1%	75.2%
West Virginia	76.5%	76.8%	75.6%	76.5%	77.3%	75.9%
East South Central:						
Alabama	72.7%	70.9%	72.4%	87.2%	79.0%	69.6%
Kentucky	77.7%	77.8%	76.8%	78.2%	83.3%	74.8%
Mississippi	81.6%	80.8%	82.1%	86.9%	83.6%	80.5%
Tennessee	69.0%	71.6%	53.8%	74.4%	65.9%	70.7%
West South Central:						
Arkansas	76.6%	74.7%	83.9%	74.6%	77.0%	76.3%
Louisiana	72.3%	76.7%	59.8%	60.3%	69.6%	73.4%
Oklahoma	77.3%	77.5%	77.0%	76.9%	82.8%	74.4%
Texas	78.4%	78.5%	84.1%	67.6%	78.6%	78.2%
Mountain:						
Arizona	83.6%	85.1%	79.7%	78.6%	82.5%	84.0%
Colorado	71.7%	73.6%	66.9%	65.9%	79.0%	69.6%
Idaho	83.7%	85.2%	86.7%	73.8%	89.0%	81.7%
Montana	78.3%	79.8%	73.3%	76.9%	77.5%	78.7%
Nevada	83.3%	84.1%	75.9%	89.6%	91.9%	80.4%
New Mexico	80.2%	82.8%	68.8%	82.2%	80.9%	79.9%
Utah	81.2%	79.4%	89.0%	80.3%	82.7%	80.6%
Wyoming	75.3%	71.2%	87.4%	89.1%	71.5%	76.9%
Pacific:						
Alaska	75.4%	78.7%	74.9%	47.5%	70.1%	76.3%
California	78.7%	78.3%	78.9%	80.6%	78.5%	78.7%
Hawaii	69.7%	69.8%	63.6%	77.1%	73.4%	68.6%
Oregon	82.9%	81.2%	78.5%	97.5%	79.4%	84.1%
Washington	78.3%	81.6%	84.4%	57.0%	87.7%	75.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.f(2009) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2009

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.40%	0.39%	1.49%	0.68%	0.99%	0.32%
New England:						
Connecticut	3.59%	3.73%	7.38%	7.09%	9.78%	2.49%
Maine	1.83%	2.16%	8.67%	7.16%	4.12%	1.76%
Massachusetts	2.90%	3.84%	9.10%	7.76%	6.54%	2.38%
New Hampshire	2.63%	5.26%	8.58%	8.09%	4.90%	4.38%
Rhode Island	2.25%	2.98%	7.41%	9.28%	5.57%	2.70%
Vermont	1.98%	2.79%	5.67%	6.79%	5.78%	2.72%
Middle Atlantic:						
New Jersey	3.78%	4.14%	7.37%	6.81%	6.69%	3.99%
New York	3.26%	3.00%	6.24%	4.18%	4.50%	3.76%
Pennsylvania	2.19%	2.56%	3.53%	10.17%	3.09%	2.53%
East North Central:						
Illinois	3.20%	3.74%	7.89%	4.52%	4.23%	3.21%
Indiana	2.76%	3.15%	4.63%	5.74%	4.85%	3.23%
Michigan	1.16%	2.92%	7.88%	8.80%	4.41%	2.83%
Ohio	1.21%	2.45%	5.81%	6.69%	4.29%	1.89%
Wisconsin	3.03%	3.11%	7.23%	8.71%	6.42%	2.74%
West North Central:						
Iowa	2.62%	3.35%	5.99%	4.76%	4.18%	2.52%
Kansas	2.64%	3.10%	6.91%	8.89%	6.26%	2.41%
Minnesota	2.46%	3.02%	8.32%	5.75%	6.57%	3.74%
Missouri	3.70%	4.14%	7.74%	6.66%	3.97%	4.48%
Nebraska	2.51%	2.52%	9.45%	7.32%	6.44%	2.77%
North Dakota	3.73%	3.43%	10.88%	7.64%	5.88%	4.23%
South Dakota	3.56%	3.07%	9.18%	9.87%	7.85%	3.52%
South Atlantic:						
Delaware	1.68%	1.99%	8.56%	5.73%	6.02%	2.32%
District of Columbia	1.76%	2.55%	10.65%	14.01%	6.69%	2.19%
Florida	3.47%	3.78%	7.83%	12.87%	6.10%	3.64%
Georgia	2.98%	2.53%	9.27%	11.84%	8.13%	2.26%
Maryland	3.80%	3.69%	6.68%	10.97%	5.97%	4.32%
North Carolina	3.30%	4.87%	7.09%	7.59%	6.40%	4.45%
South Carolina	1.55%	2.57%	5.85%	6.32%	4.51%	2.98%
Virginia	1.99%	2.43%	5.79%	7.39%	5.59%	2.39%
West Virginia	3.45%	4.86%	7.30%	6.01%	4.15%	3.75%
East South Central:						
Alabama	1.69%	1.35%	7.86%	4.55%	4.21%	2.66%
Kentucky	3.15%	3.73%	7.87%	5.56%	4.97%	4.29%
Mississippi	2.54%	2.29%	5.93%	4.84%	4.24%	2.57%
Tennessee	1.51%	2.79%	10.33%	6.78%	4.59%	2.33%
West South Central:						
Arkansas	2.39%	4.40%	7.03%	9.72%	3.80%	3.86%
Louisiana	3.54%	4.01%	10.72%	12.24%	7.09%	4.08%
Oklahoma	3.41%	4.71%	7.59%	7.34%	3.79%	4.59%
Texas	1.71%	1.82%	4.92%	6.77%	4.95%	1.47%
Mountain:						
Arizona	2.60%	3.67%	10.53%	9.00%	3.85%	3.09%
Colorado	3.67%	3.56%	10.89%	9.51%	6.58%	5.43%
Idaho	1.51%	3.37%	4.32%	6.02%	3.48%	2.99%
Montana	3.24%	3.72%	9.01%	6.47%	6.58%	3.15%
Nevada	3.77%	3.57%	7.32%	6.07%	3.00%	4.57%
New Mexico	2.86%	3.86%	8.04%	7.96%	5.26%	3.08%
Utah	3.23%	4.64%	4.62%	5.72%	3.62%	4.20%
Wyoming	3.53%	4.44%	7.11%	5.31%	6.33%	3.98%
Pacific:						
Alaska	3.60%	3.47%	10.65%	12.38%	6.20%	4.60%
California	1.20%	1.31%	5.08%	3.19%	3.17%	1.53%
Hawaii	2.59%	3.17%	9.48%	8.15%	5.14%	3.05%
Oregon	1.53%	1.53%	10.73%	1.64%	4.20%	1.69%
Washington	2.05%	2.39%	6.84%	10.06%	4.47%	2.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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